

**Information to identify the case:**

Debtor 1	<u>Julio C. Carrion</u>	Social Security number or ITIN	xxx-xx-0188
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: 19-24520-ABA			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Julio C. Carrion

11/22/19

**By the court:** Andrew B. Altenburg Jr.  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Julio C. Carrion  
 Debtor

Case No. 19-24520-ABA  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin  
 Form ID: 318

Page 1 of 2  
 Total Noticed: 27

Date Rcvd: Nov 22, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 24, 2019.

db +Julio C. Carrion, 54 Vine 1st floor, Bridgeton, NJ 08302-2519  
 cr +Wells Fargo Bank N.A., d/b/a Wells Fargo Auto, PO Box 130000, Raleigh, NC 27605-1000  
 518372908 City Of Salem, Market Street, Tax Office, Salem, NJ 08079  
 518372909 Client Services, P.O. Box 1503, St Peters, MO 63373-0027  
 518372910 +Credit Acceptance, PO Box 513, Southfield, MI 48037-0513  
 518372913 Glorenzo Realty LLC, 107 NE Ave, Vineland, NJ 08360  
 518372915 Inspira Health, P.O. Box 48274, Newark, NJ 07101-8474  
 518372918 +KML Law Group, PC, 216 Haddon Ave, Ste 406, Collingswood, NJ 08108-2812  
 518372919 Lab Corp, PO Box 2240, Burlington, NC 27216-2240  
 518372920 +Melanie Carrion, 51 Monroe Street, Bridgeton, NJ 08302-1326  
 518372921 Mercedes Carrion, 51 Monroe Street, Bridgeton, NJ 08302  
 518372923 +Paychex, 721 E. Madison, Suite 200, Villa Park, IL 60181-3082  
 518372924 Pressler & Pressler, LLP, 7 Entin Rd, Parsippany NJ, NJ 07054-5020  
 518372925 Regional Diagnostic Imaging, 2527 Cranberry Hwy, Wareham, MA 02571-1046  
 518372926 +Unifund, 10625 Techwoods Circle, Cincinnati, OH 45242-2846

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg E-mail/Text: usanj.njbankr@usdoj.gov Nov 23 2019 01:26:21 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Nov 23 2019 01:26:18 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 cr +E-mail/Text: key\_bankruptcy\_ebnc@keybank.com Nov 23 2019 01:26:33 KeyBank, NA,  
 4910 Tiedeman Road, Brooklyn, OH 44144-2338  
 518372906 +EDI: CAPITALONE.COM Nov 23 2019 05:48:00 Capital One Bank Usa Na, PO Box 30281,  
 Salt Lake City, UT 84130-0281  
 518372907 +EDI: CHASE.COM Nov 23 2019 05:48:00 Chase Bank, PO Box 15153, Wilmington, DE 19886-5153  
 518372911 +EDI: CCS.COM Nov 23 2019 05:48:00 Credit collection, 725 Canton St.,  
 Norwood, MA 02062-2679  
 518372912 E-mail/Text: bankruptcy\_bnc@ditech.com Nov 23 2019 01:26:01 Ditech Financial LLC,  
 PO Box 6172, Rapid City, SD 57709-6172  
 518372914 E-mail/Text: jkatsios@gsicollections.com Nov 23 2019 01:26:01 GSI Recovery, Po Box 127,  
 Nutkey, NJ 07110-0127  
 518372916 +EDI: CHASE.COM Nov 23 2019 05:48:00 JPMCB Card Services, PO BOX 15369,  
 Wilmington, DE 19850-5369  
 518372917 +E-mail/Text: key\_bankruptcy\_ebnc@keybank.com Nov 23 2019 01:26:33 Key Bank,  
 4910 Tiedeman Road, Brooklyn, OH 44144-2338  
 518372922 +EDI: MID8.COM Nov 23 2019 05:48:00 Midland Funding, 8875 Aero Dr, Ste 200,  
 San Diego, CA 92123-2255  
 518372927 +EDI: WFFC.COM Nov 23 2019 05:48:00 Wells Fargo Dealer Service, P.O. Box 1697,  
 Winterville, NC 28590-1697

TOTAL: 12

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 24, 2019

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 22, 2019 at the address(es) listed below:

Andrew Sklar andy@sklarlaw.com, NJ43@ecfcbis.com;dolores@sklarlaw.com  
 Denise E. Carlon on behalf of Creditor Ditech Financial LLC dcarlon@kmlawgroup.com,  
 bkgroup@kmlawgroup.com  
 Rebecca Ann Solarz on behalf of Creditor Ditech Financial LLC rsolarz@kmlawgroup.com

District/off: 0312-1

User: admin  
Form ID: 318

Page 2 of 2  
Total Noticed: 27

Date Rcvd: Nov 22, 2019

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system (continued)

Seymour Wasserstrum on behalf of Debtor Julio C. Carrion mylawyer7@aol.com, ecf@seymourlaw.net  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5